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Publications of the Bureau of Social Hygiene. (New York: Century Co. 1915. Pp. xiv, 139. 60c.)

TAYLOR, G. R. *Satellite cities. A study of industrial suburbs.* (New York: Appleton. 1915. Pp. xviii, 333. \$1.50.)

To be reviewed.

WALKER, R. E. *The problem of the southern cotton mill; an analysis of the sociological problem which the southern cotton mill and the operative present to this section of the country.* (Winston-Salem, N. C.: The Skyland Mag. 1915. Pp. 77. 50c.)

American foundations. (New York: Russell Sage Foundation. 1915.)

A selected bibliography having special reference to foundations for social welfare.

Constructive social measures. (New York: N. Y. Assoc. for Improving Condition of the Poor. 1915.)

A review of two years' work.

Fourth annual report of the Philadelphia Housing Commission. (Philadelphia: Housing Commission. 1914.)

Housing reform and community welfare. (Philadelphia: Commission on Social Service, Inter-Church Federation. 1915. Pp. 6.)

Prescribed reading and well-framed questions on the subject of housing prepared for the use of social study classes in churches, schools, clubs, etc.

One hundred views of service work and equipment operating through the divisions of the National Lamp Works of the General Electric Company, Nela Park, Cleveland, Ohio. (Cleveland: Corday & Gross Co. 1915. Pp. 90.)

The school and the immigrant. (New York: Board of Education, Division of Reference and Research. 1915. Pp. 96.)

Selected bibliography; women in industry. (New York: National Consumers' League. 1915. Pp. 4.)

The tenement house law and chapter XIXa of the Greater New York charter in relation to the Tenement House Department of the City of New York. (New York: Tenement House Dept. 1915. Pp. 89, lxvi.)

Insurance and Pensions

Accident and Health Insurance. A Series of Lectures Delivered before the Insurance Institute of Hartford. Edited and compiled by H. P. DUNHAM and J. E. RHODES, 2ND. (Hartford: Conn.: The Insurance Institute of Hartford, Incorporated. 1915. Pp. 155.)

These thirteen lectures were delivered during the first half-year of 1915 before the Insurance Institute of Hartford. The collection

is one of a series of publications dealing with various branches of the insurance business. Previous volumes covered such topics as fire insurance, life insurance, and liability and compensation insurance, etc. The lecturers are, as a rule, practical insurance men connected in various capacities with the insurance companies. The aim of the courses is to train the young insurance men in the local companies, to help them to a broader view of their business, and to give them an insight into the logical relations of its various parts.

The volume under review touches upon the important phases of the accident and sickness insurance business. There are chapters on the history and scope of sickness and accident insurance; there is an interesting account of the rise of this business in England and of its introduction into the United States; there are lectures on the characteristics of the policy contracts; the relation of the medical examiner and the selling agent to the business; the adjustment of claims; the value of advertising; and the statistics of sickness and accidents. It is to the credit of the contributors to this volume as well as of the managers of the Insurance Institute that they have done so well in the presentation and arrangement of these lectures.

The point of view is wholly that of the "insider" to the "insider," and the lectures sound like family counsel. They treat of the routine problems arising in the handling of the business both in the home office and in the agency field, presenting a good picture of the everyday workings within an accident and health insurance company. The reader can at once see what these insurance men are thinking about and what problems they regard as most important in their own field.

Particular mention may be made of two lectures. That on The Accident Policy is especially instructive. It analyzes the various clauses commonly met with in an accident policy, and indicates the limits of liability assumed by the companies under their contracts. Advertising as a Factor in the Selling of Accident Insurance will be considered by many readers the most suggestive lecture of the series. It is a very clear statement of the psychology of advertising and is as applicable to one line of business as to another.

It is to be regretted that this interesting volume does not contain a lecture on the social bearings of health and accident insurance. The point of view, as has been said, is entirely that of the private company dealing with individuals and not with groups of workers. There is nothing so important today in the insurance field as the

problems which center around the term "social insurance." Yet the attitude of the insurance companies toward the movement for extending sickness and accident insurance to the working population is not considered. Such matters vitally affect the future of the accident and health insurance companies in America and should be considered side by side with the technical details, in order to give the insurance employee an insight into the wider field which his business serves. It is to the companies whose employees are most intimately connected with the Insurance Institute of Hartford that the country will of necessity turn to help solve some of the perplexing questions which will develop with the extension of sickness and accident insurance to the masses in this country.

LOUIS I. DUBLIN.

Life Insurance. A Textbook. By SOLOMON S. HUEBNER. (New York: D. Appleton and Company. 1915. Pp. xvii, 482. \$2.00.)

The Education and Conservation Bureau of the National Association of Life Underwriters suggested the preparation of this book to supply "a comprehensive text-book adapted to the needs of class-room instruction in colleges and high schools," and also "as a clear and simple exposition for laymen and life insurance solicitors." Professor Huebner is one of the pioneers in insurance education in this country and, considering the various classes for whom the book was prepared and the extensive number of subjects treated, his task has been well done.

Part I is devoted to a discussion of the nature and uses of life insurance; part II discusses the science of life insurance; part III treats of the special forms of life insurance; part IV describes the organization, management and supervision of legal reserve companies; and part V discusses the important legal phases of life insurance. The appendix includes reprints of specimen policies and of an address by Professor Huebner on "Life insurance salesmanship."

Part II was written by Bruce D. Mudgett, instructor in insurance at the Wharton School, and is a very good brief discussion of rates, the reserve, surrender values, and surplus. Few insurance solicitors, probably, will have the patience, interest, or ability to read and understand it. Dr. Mudgett also contributes a chapter on Disability Insurance, which is a condensation of his excellent monograph on *Total Disability Provisions in American Life Insurance Contracts*. While insurance is chiefly a subject for state